

FIG. 1A

Financial Strength of Company	
S&P Rating	6
Weiss Rating	6
Best's Rating	8
Asset Size	10
Strength of Backing from Parent	10

Funding Analysis	
Cash Flow Required for Funding	20
Net Present Value of A/T Cash Flow at x%	4
IRR on Composite A/T Cash Flow	4
A/T Effect on Earnings @ Year 1	5
Cumulative A/T Effect on Earnings @ Year 5	5
Earnings Crossover	2

Contractual Features	
De MEC'ing Provisions	3
Mortality Charge Guarantees	4
Expense Charge Guarantees	4
Buyer Rating of Fund Choices	2
Buyer Rating of Historical Fund Performance	2

Other	
Suitability of Underwriting Offer	5

FIG. 1B

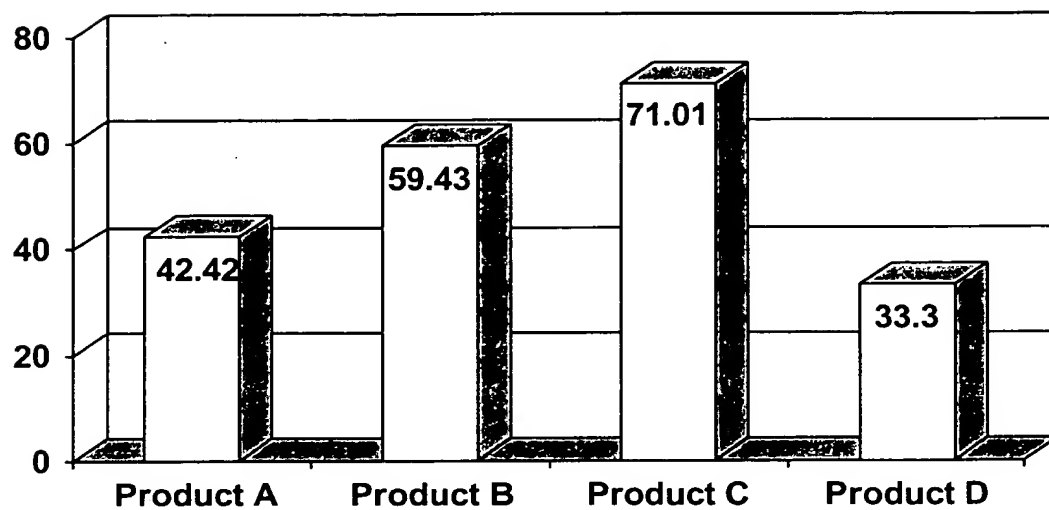


FIG. 1C

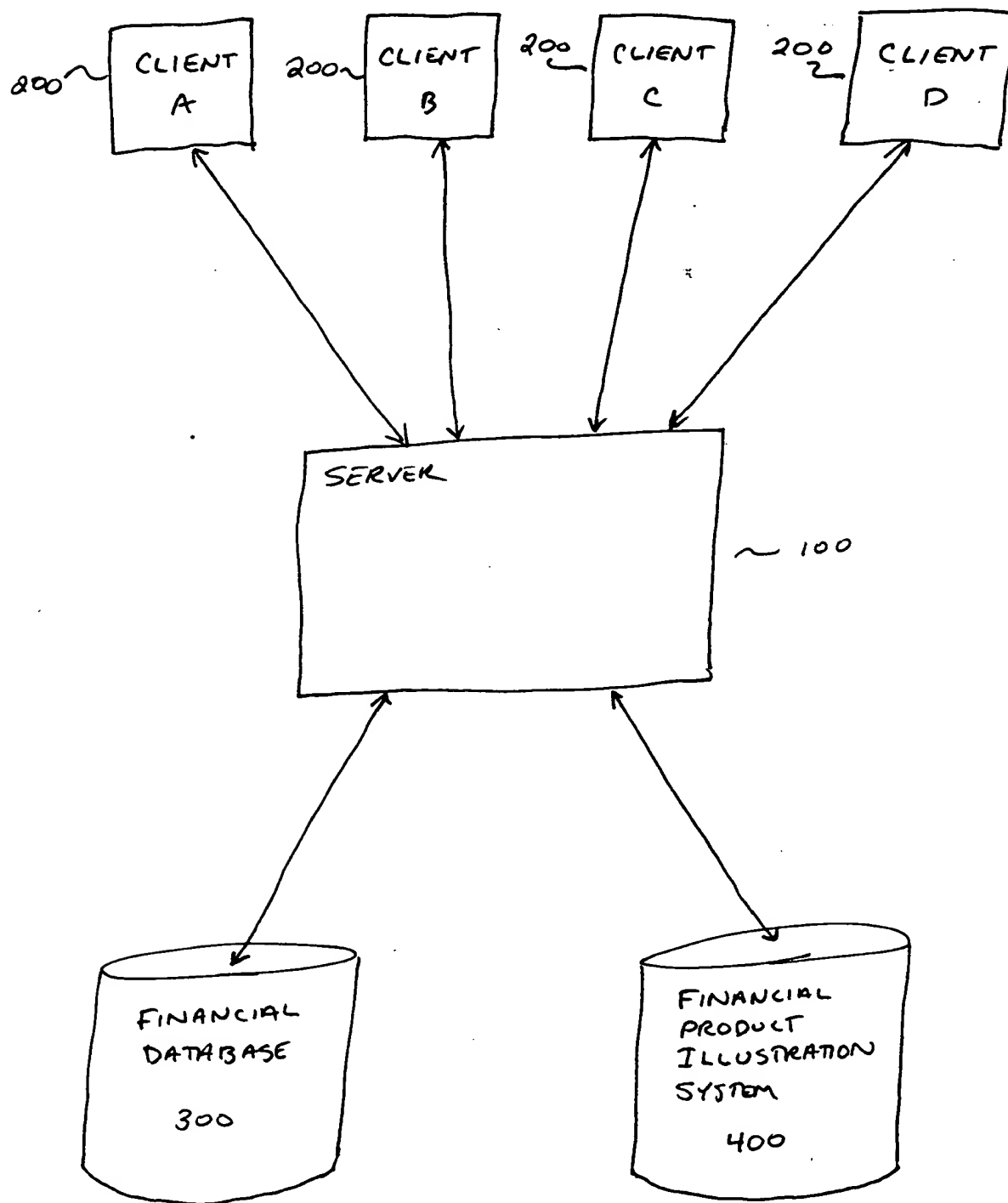


FIG. 2

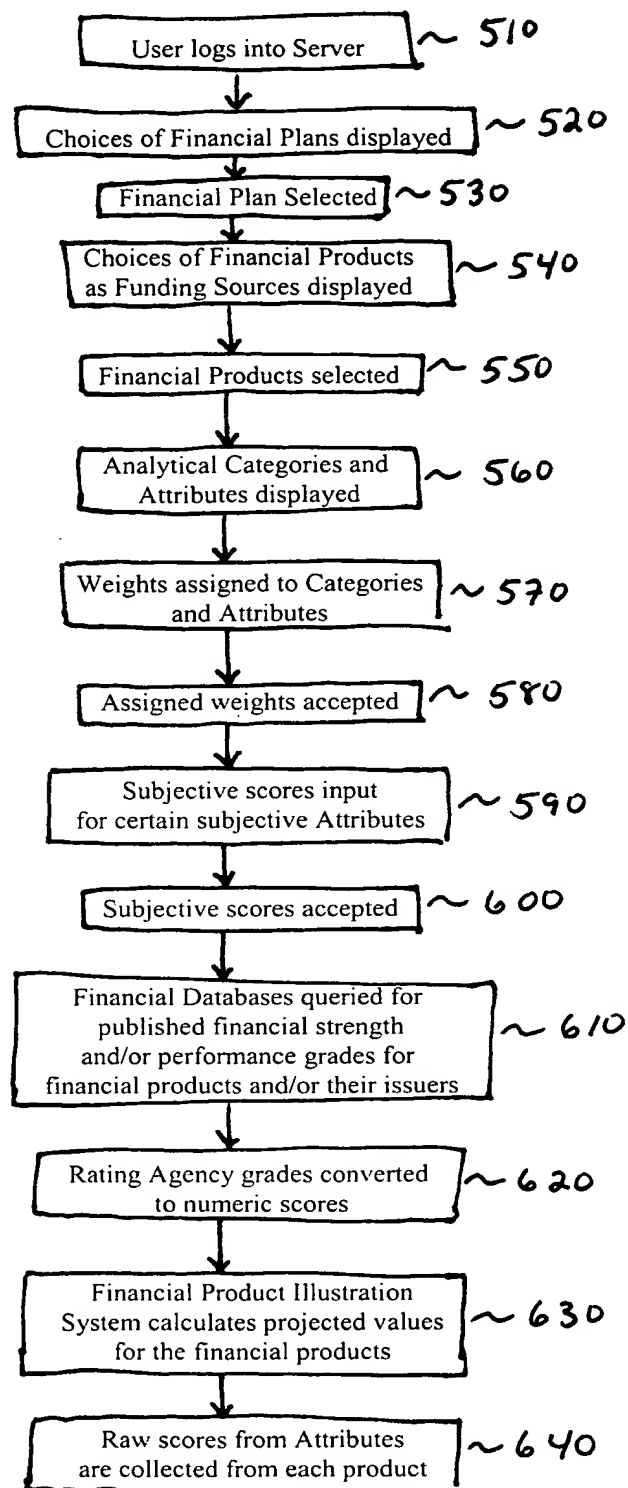


FIG. 3A

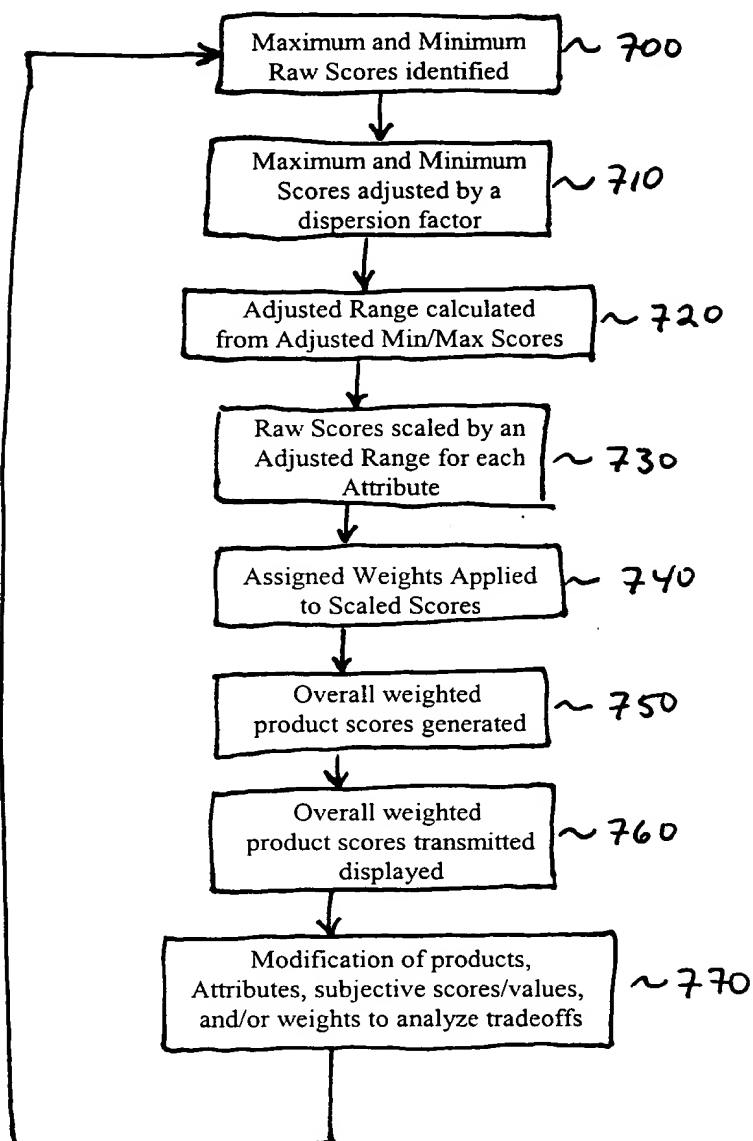


FIG. 3B

[illegible]

Financial Strength Arrays	Rating Categories	S & P	AFS S & P's	A.M. Best	AFS A.M. Best	Weiss	AFS Weiss	Moody's	Duff & Phelps
	Superior	20 AAA	20 AAA	20 A++	20 A++	A+	20 AAA	AAA	AAA
	Excellent	19 AA+	19 AA+	19 A+	19 A+	A	19 Aa1	AA+	AA+
		18 AA	18 AA	18 A	18 A	A	18 Aa2	AA	AA
		17 AA-	17 AA-	17 A-	17 A-	B+	17 Aa3	AA-	AA-
	Very Good	16 A+	16 A+	16 B+	16 B+	B	16 A1	A+	A+
		15 A	15 A	15 B	15 B	B-	15 A2	A	A
		14 A-	14 A-	14 B-	14 B-	C+	14 A3	A-	A-
	Good	13 BBB+	13 BBB+	13 B	13 B	C	13 Baa1	BBB+	BBB+
		12 BBB	12 BBB	12 B-	12 B-	C-	12 Baa2	BBB	BBB
		11 BBB-	11 BBB-	11 B--	11 B--	D+	11 Baa3	BBB-	BBB-
	Fair	10 BB+	10 BB+	10 C++	10 C++	D	10 Ba1	BB+	BB+
		9 BB	9 BB	9 C+	9 C+	D-	9 Ba2	BB	BB
		8 BB-	8 BB-	8 C	8 C	E+	8 Ba3	BB-	BB-
	Marginal	7 B+	7 B+	7 C	7 C	E	7 Ba1	B+	B+
		6 B	6 B	6 C-	6 C-	E-	6 Ba2	B	B
		5 B-	5 B-	5 D	5 D	F	5 Ba3	B-	B-
	Below Standards	4 CCC	4 CCC	4 D	4 D		4 Caa		
		3 CC	3 CC	3	3				
		2 CC	2 CC	2	2				
		1 C	1 C	E	E				
		0	0	F	F				
		-1	-1	F	F				

850

Fig. 4c

AFS evaluator

Docket No.: 3034.1000-001

Method and System for Evaluating

Inventors: Daniel Johnson and Alok Mehra

Raw Score Results			Range and Dispersion of Weighted Scores						
			Dispersion Factor used to de-cluster scores - -----> 10.00%						
Weight			Max	Min	Spread	Adjusted Max w/ Disp. Factor	Adjusted Min. w/ Disp. Factor	Adj. Range w/ Disp. Factor	
Subt	Categ	Category of Analysis							
20.00		Financial Strength of Insurance Company							
	5.00	S&P Rating	20.00	5.00	15.00	21.50	3.50	18.00	
	5.00	Weiss Rating	20.00	12.00	8.00	20.80	11.20	9.60	
	5.00	A.M. Best Rating	20.00	3.00	17.00	21.70	1.30	20.40	
	3.00	Asset Size	\$72,000	\$501	\$71,499	\$79,150	(\$6,649)	\$85,799	
	2.00	Strength of Financial Backing including Parent	10.00	3.00	7.00	10.70	2.30	8.40	
60.00		Funding Analysis							
	20.00	Cash Flow Required for Funding	(\$2,985,000)	(\$3,858,035)	\$873,035	(\$2,897,697)	(\$3,945,339)	\$1,047,642	
	6.00	Net Present Value of A/T Cash Flow at X%	\$3,485,005	\$850,265	\$2,634,740	\$3,748,479	\$586,791	\$3,161,688	
	20.00	IRR on Composite A/T Cash Flow	7.600%	4.900%	2.700%	7.870%	4.630%	3.240%	
	6.00	A/T Effect on Earnings, Yr 1	(\$25,260)	(\$270,000)	\$244,740	(\$786)	(\$294,474)	\$293,688	
	3.00	Cum. A/T Effect on Earnings, Yr 5	\$4,780,000	\$2,765,888	\$2,014,112	\$4,981,411	\$2,564,477	\$2,416,934	
	5.00	Earnings Crossover	7.00	1.00	6.00	7.60	0.40	7.20	
15.00		Contractual Features							
	3.00	De-MECing Provisings	8.00	2.00	6.00	8.60	1.40	7.20	
	4.00	Mortality Charge Guarantees	8.00	2.00	6.00	8.60	1.40	7.20	
	2.00	Expense Charge Guarantees	8.00	3.00	5.00	8.50	2.50	6.00	
	4.00	Buyer Rating of Fund Choices	10.00	6.00	4.00	10.40	5.60	4.80	
	2.00	Buyer Rating of Historical Fund Performance	9.00	4.00	5.00	9.50	3.50	6.00	
5.00		Other							
	5.00	Suitability of Underwriting Offer	9.00	3.00	6.00	9.60	2.40	7.20	
100.00	100.00								

Raw Score Results				Scaled Scores, after weights applied									
SCALED SCORING													
Weight													
Subj.	Categ.	Category of Analysis	Scaled Score-->	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
20.00		Financial Strength of Insurance Company		48.43	57.10	51.34	38.58	54.19	54.85	41.14	51.27	34.95	37.46
		5.00 S&P Rating		3.75	4.03	4.03	0.69	0.42	4.03	2.36	3.75	0.69	4.58
		5.00 Weiss Rating		2.50	0.94	3.02	2.50	0.42	3.54	2.50	1.98	0.42	4.58
		5.00 A.M. Best Rating		4.09	4.34	4.34	4.34	4.42	4.09	1.64	2.38	1.15	4.58
		3.00 Asset Size		0.37	0.26	2.64	0.93	0.25	1.11	0.67	0.26	0.26	2.75
		2.00 Strength of Financial Backing including Parent		1.12	1.60	1.83	1.36	0.17	1.12	0.88	1.36	0.40	1.83
60.00		Funding Analysis											
		20.00 Cash Flow Required for Funding		\$4	\$13	\$12	\$2	\$15	\$9	\$5	\$18	\$5	\$3
		6.00 Net Present Value of AT Cash Flow at X%		\$4	\$1	\$3	\$6	\$4	\$2	\$4	\$2	\$3	\$2
		20.00 IRR on Composite AT Cash Flow		753.09%	1537.04%	351.85%	876.54%	1833.33%	1000.00%	907.41%	598.77%	508.17%	166.67%
		6.00 AT Effect on Earnings, Yr 1		\$1	\$6	\$2	\$1	\$4	\$5	\$1	\$2	\$2	\$1
		3.00 Cum. AT Effect on Earnings, Yr 5		\$3	\$2	\$2	\$0	\$3	\$2	\$2	\$1	\$3	\$1
		5.00 Earnings Crossover		2	1	3	4	1	2	3	3	5	0
15.00		Contractual Features											
		3.00 De-MECing Provisions		1.50	1.08	2.33	1.50	0.25	1.92	1.08	2.75	2.33	2.75
		4.00 Mortality Charge Guarantees		3.67	3.67	2.56	0.33	0.89	1.44	2.56	3.11	2.00	0.89
		2.00 Expense Charge Guarantees		1.83	1.50	0.50	0.50	0.83	0.50	1.50	0.83	0.50	0.17
		4.00 Buyer Rating of Fund Choices		3.67	0.33	2.00	3.67	0.33	2.83	1.17	0.33	0.33	2.83
		2.00 Buyer Rating of Historical Fund Performance		1.17	0.50	1.50	0.17	0.83	1.17	0.83	1.17	0.83	1.83
5.00		Other											
		5.00 Suitability of Underwriting Offer		4.58	1.11	2.50	1.11	3.19	2.50	1.81	0.42	3.89	1.81

Weights		WEIGHTED SCORES AND USER INPUT OF SUBJECTIVE RANKS									
Category	Comp	Product A	Product B	Product C	Product D	Product E	Product F	Product G	Product H	Product I	Product J
Select weights:		61.06	58.15	67.13	57.13	65.19	55.19	64.11	54.11	57.50	57.50
V. Category of Analysis - V (Scaled Score ->)		Please Insert Subjective Rank of Scale of 1 to 10 in Shaded Cells below.									
60%	Financial Strength of Insurance Company	AA	AA+	AA+	AA+	B	BBB+	AA	BB+	AAA	
	S&P Rating	B+	C+	A	A	C	B+	B	C	A+	
	Weiss Rating	A	A	A	A	D	C+	B	C	A+	
	A.M. Best Rating										
	Asset Size (millions)	\$3,849	\$600	\$68,953	\$19,884	\$501	\$25,730	\$12,650	\$750	\$680	\$72,000
20%	Strength of Financial Backing including Parent	7	9	10	8	3	7	6	6	4	10
	Funding Analysis										
	Cash Flow Required for Funding	(\$3,752,650)	(\$3,256,980)	(\$3,335,860)	(\$3,658,035)	(\$3,150,000)	(\$3,450,000)	(\$2,985,000)	(\$3,680,000)	(\$3,880,000)	
	Net Present Value of AT Cash Flow at X%	\$2,565,990	\$850,265	\$1,952,005	\$3,485,005	\$2,950,000	\$1,750,000	\$2,735,000	\$1,790,000	\$1,950,000	
	IRR on Composite AT Cash Flow	5.85%	7.12%	5.20%	6.05%	7.80%	6.25%	6.10%	5.60%	5.45%	4.90%
15%	AT Effort on Earnings, Yr 1	(\$240,355)	(\$25,260)	(\$187,560)	(\$225,330)	(\$175,000)	(\$48,000)	(\$238,000)	(\$174,000)	(\$215,000)	(\$270,000)
	Cum. AT Effort on Earnings, Yr 5	\$4,589,660	\$4,278,505	\$3,899,660	\$2,765,888	\$4,650,000	\$4,250,000	\$4,389,000	\$3,670,000	\$4,780,000	\$3,750,000
	Earnings Crossover	3	2	4	6	2	3	4	4	7	1
	Contractual Features										
	De-Meeting Provisions	5	4	7	5	2	6	4	6	7	8
5%	Mortality Charge Guarantees	8	6	6	2	3	4	6	7	5	3
	Expense Charge Guarantees	8	7	4	4	5	4	7	5	4	3
	Buyer Rating of Fund Choices	10	6	8	10	8	9	7	8	8	8
	Buyer Rating of Historical Fund Performance	7	5	8	4	6	7	6	7	6	8
	Other										
100%	Suitability of Underwriting Offer	9	4	8	4	7	6	5	3	8	5

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Address http://evaluator.afs-link.com/evaluatordemo/

AFS evaluator

Files Case Census Run Analysis

Benefit Modeling

Case Data

Insurance Content

Employee

Company Product: Corporate Sponsored VUL

Benefits Modeling

<input type="checkbox"/> Policy Ownership Option	CASD
<input type="checkbox"/> Premium Bonus Option	0
<input type="checkbox"/> Display Group Carve-Out	No
<input type="checkbox"/> Display Split Dollar	No
<input type="checkbox"/> Death Benefit Split Option	PREM
<input type="checkbox"/> Cash Value Split Option	2 - PREM
<input type="checkbox"/> Coll Assignment SD Tax Option	0 - S83
<input type="checkbox"/> Reverse SD Termination	0
<input type="checkbox"/> Display Death Benefit Only	No
<input type="checkbox"/> Death Benefit Control	0
<input type="checkbox"/> Display Sup. Income Plan	No
<input type="checkbox"/> Display Post-Ret Med. Ben.	No
<input type="checkbox"/> Retirement Benefit Control	0
<input type="checkbox"/> Display Deferral Plan	No
<input type="checkbox"/> Maximum Employee Deferral	0
<input type="checkbox"/> Max. Corporate Contribution	0

Internet

FIG. 5A

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Files Case Census Run Analysis

Benefit Modeling
Case Data
Insurance Content
Employee

Company Product: Corporate Sponsored VUL

Case Data

Producer Name	Mt. Producer
Plan Name	Basic Insurance Plan
Corporation Name	XYZ Corporation
Group Case #	
Plan Initiation Date	01/01/1999
Fiscal Year-end Date	
<input type="checkbox"/> Corporate Tax Bracket	40%
<input type="checkbox"/> DISPLAY PLAN ASSUMPTIONS	Yes
<input type="checkbox"/> A/T Cost of Money Rate	1%
<input type="checkbox"/> A/T Pres Val Discount Rate	0%
<input type="checkbox"/> General Inflation Rate	4%
<input type="checkbox"/> Mortality Table	CS080
<input type="checkbox"/> Death Benefit Accounting	1
<input type="checkbox"/> Income Benefit Accounting	1

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FIG. 5B

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Files Case Census Run Analysis

Benefit Modeling
Case Data
Insurance Content
Employee

Company Product - Corporate Sponsored VUL

Insurance Controls

<input type="checkbox"/>	Policy #	
<input checked="" type="checkbox"/>	Policy Issue Date	09/01/1999
<input type="checkbox"/>	Policy	2 - Corporate VUL
<input type="checkbox"/>	Variable Life Interest Rate	10.00%
<input type="checkbox"/>	Asset Management Fee	2 - AVERAGE
<input type="checkbox"/>	Fund Allocation Blend	ACB-100%
DISPLAY UNDERWRITING/OPTIONS		No
<input type="checkbox"/>	Max % Target for Solving	0
<input type="checkbox"/>	Aggregate Target Death Benefit	100%B
<input type="checkbox"/>	% Increase in Aggregate Target	0
<input type="checkbox"/>	Flat Offset for Aggreg. Target	0
<input type="checkbox"/>	Aggregate Target DB Maximum	0
<input type="checkbox"/>	Additions to Aggregate Target	

Internet

FIG. 5C

http://evaluator.afs-link.com/evaluatordemo/ Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address http://evaluator.afs-link.com/evaluatordemo/

Files Case Census Run Analysis

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Company: Corporate Sponsored VUL
Product:

Employee

<input checked="" type="checkbox"/>	Employee Name	Alok Mehla
<input checked="" type="checkbox"/>	Date of Birth/Entry Age	45
<input type="checkbox"/>	Retirement Age	65
<input type="checkbox"/>	Mortality Assumptions	80
<input type="checkbox"/>	Salary	0
<input type="checkbox"/>	Salary Increase Rate	3%
<input type="checkbox"/>	Salary Bonus	0
<input type="checkbox"/>	Salary Bonus Increase Rate	0
<input type="checkbox"/>	Employee Tax Bracket	28%
<input type="checkbox"/>	Social Security Number	0
<input type="checkbox"/>	Date of Hire/Hire Age	0
<input type="checkbox"/>	Accruals Prior to Plan Inception	0

Internet

FIG. 5D

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Address http://evaluator.afs-link.com/evaluatordemo/

Files Case Census Run Analysis

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evaluator

Company: Corporate Sponsored VUL

Product:

	Employee Name	Date of Birth/Entry Age	Policy Issue Date	GPT/CVAT Option	Plan
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC
<input type="checkbox"/>	Alok Mehta	45	09/01/1999	GPT	NONMEC

javascript:void(0) Internet

FIG. 5E

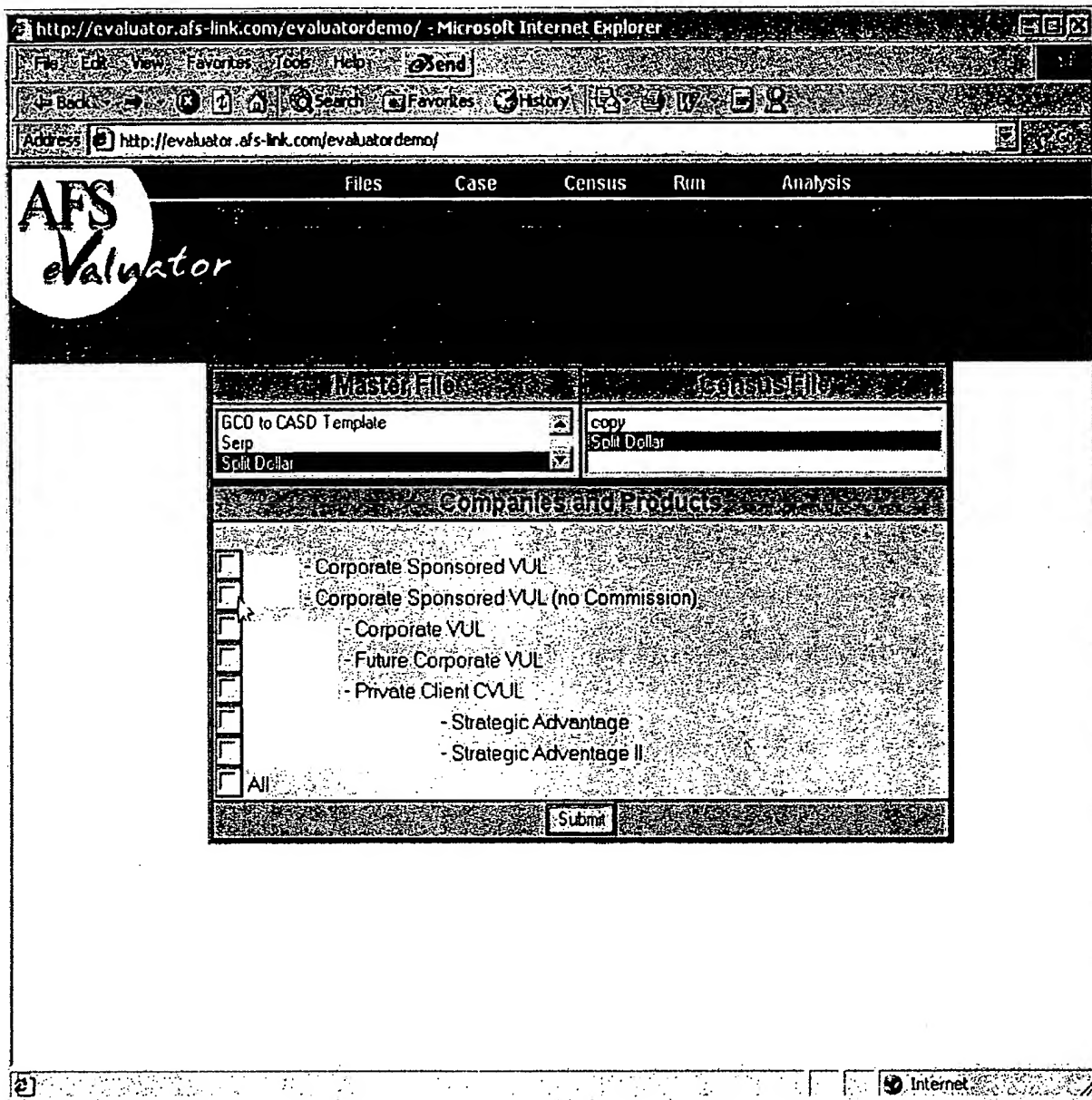


FIG 5F

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Files Case Census Run Analysis

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Master File	Census File
GCD to CASD Template	Copy
Serp	Split Dollar
Split Dollar	

Companies and Products

- Corporate Sponsored VUL
- Corporate Sponsored VUL (no Commission)
- Corporate VUL
- Future Corporate VUL
- Private Client CVUL
- Strategic Advantage
- Strategic Advantage II

☐ All

Companies and Products	Reports
Corporate Sponsored VUL (no Commission)	C table for composite reports
- Future Corporate VUL	Scalar table for EE_ID: 0001 and policy ID: 0001
- Strategic Advantage II	Y table for EE_ID: 0001 and policy ID: 0001

Done Internet

FIG. 5G

Age	After-Tax	Cash Flow	Total	Cash	Total	Earnings	Cash Flow	Earnings
Beginning of Year	Insurance Outlay	Insurance Only	Cash Value	Surrender Value	Death Benefit	Insurance Alone	Integrated Program	Integrated Program
0	13634.65	13634.65	0	13000.4	370305	634.25	-13634.65	634.25
1	13634.65	13634.65	0	26723.49	370305.01	88.44	-13634.65	88.44
2	13634.65	13634.65	0	41294.31	370305	444.28	-13634.65	444.28
3	13634.65	13634.65	0	57360.44	370305.02	718.11	-13634.65	718.11
4	13634.65	13634.65	0	74952.09	370304.98	1173.95	-13634.65	1173.95
5	13634.65	13634.65	0	94141.45	373065.32	1120.95	-13634.65	1120.95
6	13634.65	13634.65	0	114859.79	405277.48	983.54	-13634.65	983.54
7	3634.65	-3634.65	0	127358.94	415383.7	1029.73	-3634.65	1029.73
8	3634.65	-3634.65	0	140864.14	426054.77	1076.35	-3634.65	1076.35
9	3634.65	-3634.65	0	155497.14	437381.16	1123.49	-3634.65	1123.49
10	3634.65	-3634.65	0	171342.77	449392.56	1171.04	-3634.65	1171.04
11	3634.65	-3634.65	0	188479	462060.67	1219.12	-3634.65	1219.12
12	3634.65	-3634.65	0	206990.99	475418.84	1267.65	-3634.65	1267.65
13	3634.65	-3634.65	0	226998.1	489494.25	1316.69	-3634.65	1316.69
14	3634.65	-3634.65	0	248632.08	504314.33	1366.18	-3634.65	1366.18
15	3634.65	-3634.65	0	272050.54	519904.42	1416.19	-3634.65	1416.19
16	3634.65	-3634.65	0	297396.06	536327.91	1466.71	-3634.65	1466.71
17	3634.65	-3634.65	0	324821.22	553627.48	1517.71	-3634.65	1517.71
18	3634.65	-3634.65	0	354492.09	571852.41	1569.24	-3634.65	1569.24
19	3634.65	-3634.65	0	386588.19	596788.25	1621.29	-3634.65	1621.29
20	3634.65	-3634.65	0	422098.82	634163.01	1673.85	-3634.65	1673.85

FIG. 5H

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Files Case Census Run Analysis

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Weights	Detail	Categories	Corporate Sponsored VUE (no Commission)	Future Corporate VUE	Strategic Advantage II
		Financial Strength of Insurance Company			
	5	S&P Rating	AAA	AAA	AAA
	5	Weiss Rating	A+	A+	A+
	5	A.M. Best Rating	A++	A++	A++
	5	Asset Size millions	\$1,200,000.00	\$2,000,000.00	\$1,800,000.00
	20	Strength of Financial Backing including Parent	5	8	4

Done Internet

FIG 51

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Files Case Census Run Analysis

	20	Backing including Parent	5	8	4
45		Funding Analysis			
	10	Cash Flow Required for Funding	(\$14,215.03)	(\$13,634.65)	(\$14,214.97)
	10	Net Present Value of A/T Cash Flow at COM Rate	\$290,942.90	\$18,964.41	\$372,718.19
	10	IRR on Composite A/T Cash Flow	0.65	0.68	0.77
	10	A/T Effect of Earning, Year 1	(\$1,387.15)	(\$634.25)	(\$457.25)
	2	Cum. A/T Effect on Earnings, Yr 5	\$3,013.77	\$1,790.53	\$1,918.30
	3	Earnings Crossover	3	2	4
13		Contractual			

Internet

FIG. 5J

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Files Case Census Run Analysis

13		Contractual Features			
	3	De-MECing Provisions	5	5	6
	2	Mortality Charge Guarantees	6	7	2
	3	Expense Charge Guarantees	7	5	6
	2	Buyer Rating of Funding choices	6	8	6
	3	Buyer Rating of Historical Fund Performances	6	6	1
2		Other			
	2	Suitability of Underwriting Offer	8	7	6
100					

Submit

Internet

FIG. 5K

FIG. 5L

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		Features			
	3	De-MECing Provisions	5	5	6
	2	Mortality Charge Guarantees	6	7	2
	3	Expense Charge Guarantees	7	5	6
	2	Buyer Rating of Funding choices	6	8	6
	3	Buyer Rating of Historical Fund Performances	6	6	1
2		Other			
	2	Suitability of Underwriting Offer	8	7	6
100					

Submit

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FIG. 5L

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Weights	Detail	Categories	Corporate Sponsored VUL (no Commission)	Future Corporate VUL	Strategic Advantage I
		SCORES →	28.5735	51.7471	41.6333
		Financial Strength of Insurance Company			
	5	S&P Rating	AAA	AAA	AAA
	5	Weiss Rating	A+	A+	A+
	5	A.M. Best Rating	A++	A++	A++
	5	Asset Size millions	\$1,200,000.00	\$2,000,000.00	\$1,800,000.00
	20	Strength of Financial Backing including Parent	5	8	4

Done Internet

FIG. 5M